

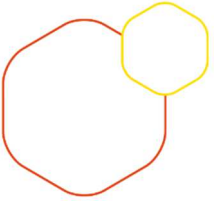
Annexes SFCR : Public Disclosure

Harmonie Mutuelle

Exercice 2018

Le présent rapport relatif à l'exercice est approuvé par le Conseil d'Administration en séance du 15 avril 2019.

Le Président
Stéphane Junique



SOMMAIRE

- S.02.01.02 Bilan 3
- S.05.01.02 Primes, sinistres et charges par ligne d'activité..... 5
- S.05.01.02 Primes, sinistres et charges par pays..... 7
- S.12.01.02 Provisions techniques vie et santé utilisant des techniques actuarielles vie 8
- S.17.01.02 Provisions techniques – Non-Vie 9
- S.19.01.21 Triangles Non-Vie 10
- S.22.01.21 Impact des garanties long terme et des mesures transverses 11
- S.23.01.01 Fonds propres 12
- S.25.01.21 SCR pour les entreprises utilisant la formule standard 14
- S.25.02.21 SCR pour les entreprises utilisant la formule standard ET des modèles internes partiels 15
- S.25.03.21 SCR pour les entreprises utilisant des modèles internes partiels..... 15
- S.28.01.01 MCR – Entreprises – Vie OU non Vie 16
- S.28.02.01 MCR – Entreprises mixtes 17

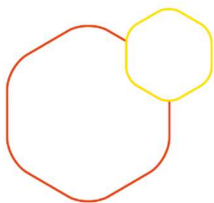
S.02.01.02 Bilan

	Solvency II value	
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	0
Deferred tax assets	R0040	23245054
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	70714984
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	2425973535
Property (other than for own use)	R0080	8902016
Holdings in related undertakings, including participations	R0090	1010998232
Equities	R0100	11846315
Equities - listed	R0110	0
Equities - unlisted	R0120	11846315
Bonds	R0130	729872265
Government Bonds	R0140	58712809
Corporate Bonds	R0150	671159456
Structured notes	R0160	0
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	646532355
Derivatives	R0190	0
Deposits other than cash equivalents	R0200	17822352
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	0
Loans and mortgages	R0230	2383987
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	2383987
Reinsurance recoverables from:	R0270	25285323
Non-life and health similar to non-life	R0280	21720564
Non-life excluding health	R0290	0
Health similar to non-life	R0300	21720564
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	3564759
Health similar to life	R0320	0
Life excluding health and index-linked and unit-linked	R0330	3564759
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	14564003
Insurance and intermediaries receivables	R0360	273180217
Reinsurance receivables	R0370	7801723
Receivables (trade, not insurance)	R0380	196258921
Own shares (held directly)	R0390	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0
Cash and cash equivalents	R0410	14030754
Any other assets, not elsewhere shown	R0420	42233187
Total assets	R0500	3095671688

Liabilities

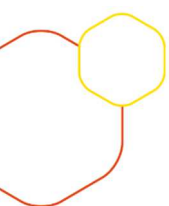
Technical provisions – non-life
Technical provisions – non-life (excluding health)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions - health (similar to non-life)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions - life (excluding index-linked and unit-linked)
Technical provisions - health (similar to life)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions – life (excluding health and index-linked and unit-linked)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions – index-linked and unit-linked
Technical provisions calculated as a whole
Best Estimate
Risk margin
Other technical provisions
Contingent liabilities
Provisions other than technical provisions
Pension benefit obligations
Deposits from reinsurers
Deferred tax liabilities
Derivatives
Debts owed to credit institutions
Financial liabilities other than debts owed to credit institutions
Insurance & intermediaries payables
Reinsurance payables
Payables (trade, not insurance)
Subordinated liabilities
Subordinated liabilities not in Basic Own Funds
Subordinated liabilities in Basic Own Funds
Any other liabilities, not elsewhere shown
Total liabilities
Excess of assets over liabilities

	Solvency II value
	C0010
R0510	217018714
R0520	104365
R0530	0
R0540	32688
R0550	71677
R0560	216914349
R0570	0
R0580	188011166
R0590	28903183
R0600	30322990
R0610	0
R0620	0
R0630	0
R0640	0
R0650	30322990
R0660	0
R0670	29904640
R0680	418350
R0690	0
R0700	0
R0710	0
R0720	0
R0730	
R0740	0
R0750	3801993
R0760	36285534
R0770	8635014
R0780	57947286
R0790	0
R0800	20267081
R0810	
R0820	61760083
R0830	18161602
R0840	456166163
R0850	0
R0860	0
R0870	0
R0880	1905113
R0900	912271573
R1000	2183400115

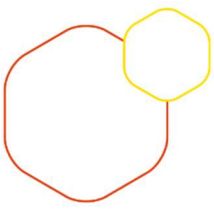


S.05.01.02 Primes, sinistres et charges par ligne d'activité

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)											Line of Business for: accepted non-proportional reinsurance				Total	
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport		Property
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150		C0160
Premiums written																		
Gross - Direct Business	R0110	2407683804	29251659															2436935462
Gross - Proportional reinsurance accepted	R0120	95156288	1323375								3450400							99930063
Gross - Non-proportional reinsurance accepted	R0130																	
Reinsurers' share	R0140	114524765	1875207															116399972
Net	R0200	2388315326	28699827								3450400							2420465553
Premiums earned																		
Gross - Direct Business	R0210	2407683804	29251659															2436935462
Gross - Proportional reinsurance accepted	R0220	95156288	1323375								3450400							99930063
Gross - Non-proportional reinsurance accepted	R0230																	
Reinsurers' share	R0240	114524765	1875207															116399972
Net	R0300	2388315326	28699827								3450400							2420465553
Claims incurred																		
Gross - Direct Business	R0310	1918607435	6183629															1924791065
Gross - Proportional reinsurance accepted	R0320	79332234	1637818								2015473							82985525
Gross - Non-proportional reinsurance accepted	R0330																	
Reinsurers' share	R0340	99581773	352401															99934174
Net	R0400	1898357896	7469046								2015473							1907842415
Changes in other technical provisions																		
Gross - Direct Business	R0410	4343378	-28442															4314935
Gross - Proportional reinsurance accepted	R0420	46662	0								0							46662
Gross - Non- proportional reinsurance accepted	R0430																	
Reinsurers' share	R0440	-862099	0															-862099
Net	R0500	5252139	-28442								0							5223697
Expenses incurred	R0550	418182055	5238818								604854							424025727
Other expenses	R1200																	
Total expenses	R1300																	424025727



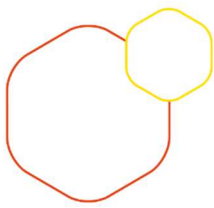
		Line of Business for: life insurance obligations					Life reinsurance obligations		Total	
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410				21043557				1558737	22602295
Reinsurers' share	R1420				791731					791731
Net	R1500				20251827				1558737	21810564
Premiums earned										
Gross	R1510				21043557				1558737	22602295
Reinsurers' share	R1520				791731					791731
Net	R1600				20251827				1558737	21810564
Claims incurred										
Gross	R1610				30795044				2018335	32813379
Reinsurers' share	R1620				423155					423155
Net	R1700				30371889				2018335	32390224
Changes in other technical provisions										
Gross	R1710				9774				0	9774
Reinsurers' share	R1720				0					0
Net	R1800				9774				0	9774
Expenses incurred	R1900				4911176				184522	5095698
Other expenses	R2500									
Total expenses	R2600									5095698



S.05.01.02 Primes, sinistres et charges par pays

		Home Country		Total Top 5 and home country
		C0010		C0070
	R0010	XXXXXX	IT	XXXXXXXXXX
		C0080		C0140
Premiums written				
Gross - Direct Business	R0110	2427046194	9889269	2436935462
Gross - Proportional reinsurance accepted	R0120	99930063		99930063
Gross - Non-proportional reinsurance accepted	R0130			
Reinsurers' share	R0140	111442086	4957887	116399972
Net	R0200	2415534171	4931382	2420465553
Premiums earned				
Gross - Direct Business	R0210	2427046194	9889269	2436935462
Gross - Proportional reinsurance accepted	R0220	99930063		99930063
Gross - Non-proportional reinsurance accepted	R0230			
Reinsurers' share	R0240	111442086	4957887	116399972
Net	R0300	2415534171	4931382	2420465553
Claims incurred				
Gross - Direct Business	R0310	1919051864	5739201	1924791065
Gross - Proportional reinsurance accepted	R0320	82985525		82985525
Gross - Non-proportional reinsurance accepted	R0330			
Reinsurers' share	R0340	98633794	1300380	99934174
Net	R0400	1903403595	4438821	1907842415
Changes in other technical provisions				
Gross - Direct Business	R0410	3809500	505436	4314935
Gross - Proportional reinsurance accepted	R0420	46662		46662
Gross - Non- proportional reinsurance accepted	R0430			
Reinsurers' share	R0440	-862099	0	-862099
Net	R0500	4718261	505436	5223697
Expenses incurred	R0550	422091600	1934128	424025727
Other expenses	R1200	XXXXXX	XXXXXX	0
Total expenses	R1300	XXXXXX	XXXXXX	424025727

		Home Country		Total Top 5 and home country
				C0210
	R1400	XXXXXX	IT	XXXXXXXXXX
				C0280
Premiums written				
Gross	R1410	21711179	891115	22602295
Reinsurers' share	R1420	655671	136059	791731
Net	R1500	21055508	755056	21810564
Premiums earned				
Gross	R1510	21711179	891115	22602295
Reinsurers' share	R1520	655671	136059	791731
Net	R1600	21055508	755056	21810564
Claims incurred				
Gross	R1610	32075725	737654	32813379
Reinsurers' share	R1620	370067	53088	423155
Net	R1700	31705658	684566	32390224
Changes in other technical provisions				
Gross	R1710	9774	0	9774
Reinsurers' share	R1720	0	0	0
Net	R1800	9774	0	9774
Expenses incurred	R1900	4910266	185432	5095698
Other expenses	R2500	XXXXXX	XXXXXX	0
Total expenses	R2600	XXXXXX	XXXXXX	5095698



S.12.01.02 Provisions techniques vie et santé utilisant des techniques actuarielles vie

Technical provisions calculated as a whole

Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole

Technical provisions calculated as a sum of BE and RM

Best Estimate

Gross Best Estimate

Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default

Best estimate minus recoverables from reinsurance/SPV and Finite Re - total

Risk Margin

Amount of the transitional on Technical Provisions

Technical Provisions calculated as a whole

Best estimate

Risk margin

Technical provisions - total

	Index-linked and unit-linked insurance			Other life insurance			Annuities stemming from non-life insurance contracts and	Accepted reinsurance	Total (Life other than health insurance, incl. Unit.	Health insurance (direct			Annuities stemming from non-life insurance contracts and	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)	
		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees					Contracts without options and guarantees	Contracts with options or guarantees				
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
R0010																
R0020																
R0030						21875024			8029616	29904640						
R0080						230055			3334704	3564759						
R0090	0		0	0		21644969	0	0	4694912	26339881		0	0	0	0	0
R0100					391542				26808	418350						
R0110																
R0120																
R0130																
R0200	0	0			22266566			0	8056424	30322990	0			0	0	0

S.17.01.02 Provisions techniques – Non-Vie

Technical provisions calculated as a whole

Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole

Technical provisions calculated as a sum of BE and RM

Best estimate

Premium provisions

Gross

Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default

Net Best Estimate of Premium Provisions

Claims provisions

Gross

Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default

Net Best Estimate of Claims Provisions

Total Best estimate - gross

Total Best estimate - net

Risk margin

Amount of the transitional on Technical Provisions

Technical Provisions calculated as a whole

Best estimate

Risk margin

Technical provisions - total

Technical provisions - total

Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total

Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total

	Direct business and accepted proportional reinsurance											Accepted non-proportional reinsurance				Total Non-Life obligation			
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and		Non-proportional property reinsurance		
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180		
R0010																			
R0050																			
R0060	-19885727	-11840638									-169532							-31895897	
R0140	7861598	-360912																7500686	
R0150	-27747325	-11479726	0	0	0	0	0	0	0	0	-169532	0	0	0	0	0		-39396583	
R0160	209276470	10461061									202221								219939752
R0240	11923724	2296155																	14219878
R0250	197352746	8164906	0	0	0	0	0	0	0	0	202221	0	0	0	0	0		205719873	
R0260	189390743	-1379577									32688								188043854
R0270	169605421	-3314820	0	0	0	0	0	0	0	0	32689	0	0	0	0	0		166323290	
R0280	27982112	921071									71677								28974859
R0290																			
R0300																			
R0310																			
R0320	217372855	-458506	0	0	0	0	0	0	0	0	104365	0	0	0	0	0		217018713	
R0330	19785322	1935243	0	0	0	0	0	0	0	0	0	0	0	0	0	0		21720564	
R0340	197587533	-2393749	0	0	0	0	0	0	0	0	104366	0	0	0	0	0		195298149	

S.19.01.21 Triangles Non-Vie

Total Non-Life Business

Accident year /
Underwriting year

Z0020

1

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year											
	0	1	2	3	4	5	6	7	8	9	10 & +	
Prior	R0100											
N-9	R0160											
N-8	R0170											
N-7	R0180											
N-6	R0190	1,574E+09	172753819	0	1057282	201170	91808	-432132				
N-5	R0200	1,664E+09	169499271	4276613	219199	815622	-316207					
N-4	R0210	1,776E+09	171661397	3202419	147384	881008						
N-3	R0220	1,797E+09	178176876	909764	-2842938							
N-2	R0230	1,777E+09	175218070	7082025								
N-1	R0240	1,734E+09	185057623									
N	R0250	1,831E+09										

In Current year

	C0170
R0100	
R0160	
R0170	
R0180	
R0190	-432132
R0200	-316207
R0210	881008
R0220	-2842938
R0230	7082025
R0240	185057623
R0250	1830850023
Total	R0260 2020279401

Sum of years
(cumulative)

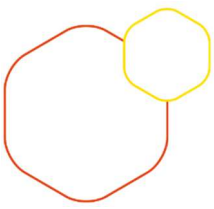
	C0180
R0100	
R0160	
R0170	
R0180	
R0190	1747188503
R0200	1838114342
R0210	1951946709
R0220	1973210091
R0230	1959148450
R0240	1918662023
R0250	1830850023
Total	R0260 13219120140

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year											
	0	1	2	3	4	5	6	7	8	9	10 & +	
Prior	R0100											
N-9	R0160											
N-8	R0170											
N-7	R0180											
N-6	R0190	0	0	0	379265	88615	295	0				
N-5	R0200	0	0	655970	229091	85474	0					
N-4	R0210	0	4748343	973978	308826	69522						
N-3	R0220	210323026	6264109	1478707	593888							
N-2	R0230	196352280	6801517	2419947								
N-1	R0240	198440292	7643457									
N	R0250	208479933										

Year end
(discounted
data)

	C0360
R0100	
R0160	
R0170	
R0180	
R0190	0
R0200	0
R0210	69754
R0220	595872
R0230	2428050
R0240	7669119
R0250	209176956
Total	R0260 219939752



S.22.01.21 Impact des garanties long terme et des mesures transverses

Harmonie Mutuelle n'est pas concerné par cet état.

S.23.01.01 Fonds propres

Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35

Ordinary share capital (gross of own shares)
 Share premium account related to ordinary share capital
 Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings
 Subordinated mutual member accounts
 Surplus funds
 Preference shares
 Share premium account related to preference shares
 Reconciliation reserve
 Subordinated liabilities
 An amount equal to the value of net deferred tax assets
 Other own fund items approved by the supervisory authority as basic own funds not specified above

Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds

Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds

Deductions

Deductions for participations in financial and credit institutions

Total basic own funds after deductions

Ancillary own funds

Unpaid and uncalled ordinary share capital callable on demand

Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand

Unpaid and uncalled preference shares callable on demand

A legally binding commitment to subscribe and pay for subordinated liabilities on demand

Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC

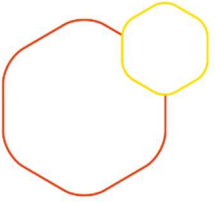
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC

Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC

Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC

Other ancillary own funds

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
R0010					
R0030					
R0040	1263021780	1263021780			
R0050					
R0070	0	0			
R0090					
R0110					
R0130	920378335	920378335			
R0140					
R0160					
R0180					
R0220	270288				
R0230					
R0290	2183129827	2183129827	0	0	0
R0300					
R0310					
R0320					
R0330					
R0340					
R0350					
R0360					
R0370					
R0390	0				



Total ancillary own funds
Available and eligible own funds
 Total available own funds to meet the SCR
 Total available own funds to meet the MCR
 Total eligible own funds to meet the SCR
 Total eligible own funds to meet the MCR
SCR
MCR
Ratio of Eligible own funds to SCR
Ratio of Eligible own funds to MCR

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
R0400				0	0
R0500	2183129827	2183129827	0	0	0
R0510	2183129827	2183129827	0	0	0
R0540	2183129827	2183129827	0	0	0
R0550	2183129827	2183129827	0	0	0
R0580	687211017				
R0600	171802754				
R0620	3,1768				
R0640	12,7072				

Reconciliation reserve
 Excess of assets over liabilities
 Own shares (held directly and indirectly)
 Foreseeable dividends, distributions and charges
 Other basic own fund items
 Adjustment for restricted own fund items in respect of
 matching adjustment portfolios and ring fenced funds
Reconciliation reserve
Expected profits
 Expected profits included in future premiums (EPIFP) - Life
 business
 Expected profits included in future premiums (EPIFP) - Non-
 life business
Total Expected profits included in future premiums

	C0060
R0700	2183400115
R0710	0
R0720	
R0730	1263021780
R0740	
R0760	920378335
R0770	0
R0780	31895897
R0790	31895897

S.25.01.21 SCR pour les entreprises utilisant la formule standard

Market risk
 Counterparty default risk
 Life underwriting risk
 Health underwriting risk
 Non-life underwriting risk
 Diversification
 Intangible asset risk
Basic Solvency Capital Requirement

Calculation of Solvency Capital Requirement

Operational risk
 Loss-absorbing capacity of technical provisions
 Loss-absorbing capacity of deferred taxes
 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC
Solvency capital requirement excluding capital add-on
 Capital add-on already set
Solvency capital requirement
Other information on SCR
 Capital requirement for duration-based equity risk sub-module
 Total amount of Notional Solvency Capital Requirement for remaining part
 Total amount of Notional Solvency Capital Requirements for ring fenced funds
 Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios
 Diversification effects due to RFF nSCR aggregation for article 304

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0120
R0010	397052401,1		
R0020	43960127,34		
R0030	5764644,68	None	
R0040	396751884,4	None	
R0050	1000123,93	None	
R0060	-199625989,1		
R0070	0		
R0100	644903192,3		

C0100	
R0130	77010057,54
R0140	0
R0150	-34702232,49
R0160	0
R0200	687211017,3
R0210	0
R0220	687211017,3
R0400	
R0410	
R0420	
R0430	
R0440	



S.25.02.21 SCR pour les entreprises utilisant la formule standard ET des modèles internes partiels

Harmonie Mutuelle n'est pas concerné par cet état.

S.25.03.21 SCR pour les entreprises utilisant des modèles internes partiels

Harmonie Mutuelle n'est pas concerné par cet état.



S.28.01.01 MCR – Entreprises – Vie OU non Vie

Harmonie Mutuelle n'est pas concerné par cet état.

S.28.02.01 MCR – Entreprises mixtes

	Non-life activities		Life activities	
	MCR _(NL,NL)		MCR _(NL,L) Res	
	Result		ult	
	C0010	C0020		
R0010	122961124	0		

Linear formula component for non-life insurance and reinsurance obligations

Medical expense insurance and proportional reinsurance
 Income protection insurance and proportional reinsurance
 Workers' compensation insurance and proportional reinsurance
 Motor vehicle liability insurance and proportional reinsurance
 Other motor insurance and proportional reinsurance
 Marine, aviation and transport insurance and proportional reinsurance
 Fire and other damage to property insurance and proportional reinsurance
 General liability insurance and proportional reinsurance
 Credit and suretyship insurance and proportional reinsurance
 Legal expenses insurance and proportional reinsurance
 Assistance and proportional reinsurance
 Miscellaneous financial loss insurance and proportional reinsurance
 Non-proportional health reinsurance
 Non-proportional casualty reinsurance
 Non-proportional marine, aviation and transport reinsurance
 Non-proportional property reinsurance

	Non-life activities		Life activities	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	
	Net (of reinsurance/SPV) written premiums in the last 12 months	Net (of reinsurance/SPV) written premiums in the last 12 months	Net (of reinsurance/SPV) written premiums in the last 12 months	Net (of reinsurance/SPV) written premiums in the last 12 months
	C0030	C0040	C0050	C0060
R0020	169605421	2388315326	0	0
R0030	0	28699827	0	0
R0040				
R0050				
R0060				
R0070				
R0080				
R0090				
R0100				
R0110				
R0120	32688	3450400	0	0
R0130				
R0140				
R0150				
R0160				
R0170				

	Non-life activities		Life activities	
	MCR _(L,NL)		MCR _(L,L)	
	Result		Result	
	C0070	C0080		
R0200	0	2036039		

Linear formula component for life insurance and reinsurance obligations

Obligations with profit participation - guaranteed benefits
 Obligations with profit participation - future discretionary benefits
 Index-linked and unit-linked insurance obligations
 Other life (re)insurance and health (re)insurance obligations
 Total capital at risk for all life (re)insurance obligations

	Non-life activities		Life activities	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole		Net (of reinsurance/SPV) total capital at risk	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
	C0090	C0100	C0110	C0120
R0210				
R0220				
R0230				
R0240			26339882	
R0250				2118431288

Overall MCR calculation

	C0130
Linear MCR	R0300 124997164
SCR	R0310 687211017
MCR cap	R0320 309244958
MCR floor	R0330 171802754
Combined MCR	R0340 171802754
Absolute floor of the MCR	R0350 3700000
	C0130
Minimum Capital Requirement	R0400 171802754

Notional non-life and life MCR calculation	Non-life activities	Life activities
	C0140	C0150
Notional linear MCR	R0500 122961124	2036039
Notional SCR excluding add-on (annual or latest calculation)	R0510 676017254	11193764
Notional MCR cap	R0520 304207764	5037194
Notional MCR floor	R0530 169004313	2798441
Notional Combined MCR	R0540 169004313	2798441
Absolute floor of the notional MCR	R0550 2500000	3700000
Notional MCR	R0560 169004313	3700000